

## “UniCredit for CEE” offers financing solutions for over 2.6 billion euro for micro and small enterprises across CEE

- The initiative includes **60 financing solutions in place across the markets with more than EUR 2.6bn available for utilization till the end of 2024;**
- **Special focus on favorable conditions for account management and advisory to support the micro and SMEs clients in transition towards more sustainable business models;**
- **UniCredit for CEE adds value to the clients, leveraging the group strong cooperation with over 25 local and international partners.**

UniCredit announces the launch of “UniCredit for CEE”, a new initiative with **concrete financial, accounts management and advisory solutions across CEE**, aimed at helping micro and small enterprises, including organizations from the third sector, to grow, cope with transition and be more competitive.

**60 financing solutions for over EUR 2.6bn** are available for utilization **till the end of 2024** across the markets. They are specific to each market and dedicated to support innovation, digitalization, competitiveness, sustainability and more, while local programs are also developed for specific economic sectors like agriculture, tourism or exporters.

“UniCredit for CEE” initiative is based on **three main pillars: financing, account management and advisory**. Among the concrete actions that UniCredit has made available to micro and small businesses are:

- **FINANCING: 60 solutions** in place with more than **EUR 2.6bn** available for utilization till the end of 2024. Among them special solutions targeting key areas:
  - **10 financing programs** under CEE umbrella active on 8 markets with the aim to support innovation, digitalization, competitiveness, sustainability, creativity, culture.
  - Local programs for **specific industries** –agriculture, tourism, exporters.
  - **Dedicated subsidized credit facilities for Micro Business** in 4 markets to support new companies with financing solutions, supporting digital payments and financial education.
- **ACCOUNT MANAGEMENT: Special conditions**, specific to the local markets, among which fee free period for organizations from the third sector or for **newly onboarded** clients.
- **ADVISORY:** Support the micro and SMEs clients in transition towards more **sustainable business models, through various educational or entrepreneurial initiatives**.
  - **13 financing programs aimed** to enable our clients the easier transition to ESG through investments in sustainable practices and green technologies.

*“With UniCredit for CEE, we not only consolidate and grow our product and services base, available to micro and small businesses, but also increase the opportunity for sharing best practices among the markets for the benefit of the clients. The framework gives opportunity for strong local customization with specific country initiatives which match the current needs and ambitions of our clients in each market. This is further evidence of our commitment to proximity to our clients, communities and territories in which we operate”,* commented **Teodora Petkova, Group Head of Central Europe and Eastern Europe**.

She emphasized that the banks in CEE continue to **provide best-in-class financing solutions** to ensure our **clients’ growth** and development of **local economies**. For instance, in CEE for the last year UniCredit supported 63k Small Corporates with 15bn of loans, and more than 53k Micro Corporates with 4bn of loans. *„With UniCredit for CEE we go the extra mile for our clients to leverage numerous special offers with increased guarantees with more favourable conditions thanks to our strong cooperation with over 25 local and international partners. We also continue to invest in our talents so they can build on the advisory roles for our clients”,* Petkova concluded.

**UniCredit Bank Hungary also pays special attention to the SME and Micro sector. In addition to the already available Széchenyi Card loan schemes – through which our clients received more than HUF 90 billion last year in more than 1,500 deals –, we support new small businesses and those with revenues of less than HUF 10 million with the FixPont bank account package. The development of digitisation solutions is a priority: besides the mobile banking application for small businesses (mBanking Business), our customers can use the Digital Document Exchange application to manage their banking transactions conveniently online. The Hungarian marketing campaign for the “UniCredit for CEE” initiative will be launched before the end of August. With the campaign, leveraging on the example of a couple of our customers, we show how we support our clients in achieving their ambitions.**

**About UniCredit:**

UniCredit is a pan-European Commercial Bank with a unique service offering in Italy, Germany, and Central and Eastern Europe. Our purpose is to empower communities to progress, delivering the best-in-class solutions for all stakeholders, unlocking the potential of our clients and our people across Europe.

We serve over 15 million customers worldwide. They are at the heart of what we do in all our markets.

Digitalization and our commitment to ESG principles are key enablers for our service. They help us deliver excellence to our stakeholders and create a sustainable future for our clients, our communities and our people.